



Charitable Gift Annuities



A Gift that Gives Back

Would you like to support Bishop Feehan but are hesitant because of the uncertainties of today's market? Perhaps you are concerned about being able to meet your future financial needs. Other donors who feel the same way have discovered the joy of supporting the Bishop Feehan through a charitable gift annuity.

A charitable gift annuity is a contract between you and Bishop Feehan that enables you to make a gift and receive immediate financial benefits. By funding a charitable gift annuity you will provide valuable support to the Bishop Feehan and receive a charitable income tax deduction and fixed payments for your lifetime or the lifetime of a loved one.

Charitable gift annuities may be funded with cash, securities, or property. The payout rate of a charitable gift annuity is based on the age of the income beneficiaries at the time the gift is made. Payments may be made to one or two people.

Summary of Financial Benefits:

- Secure, fixed payments for life
- A portion of your payments may be nontaxable
- Charitable income tax deduction for a portion of the gift
- Reduced capital gains taxes

Sample Annuity Rates*

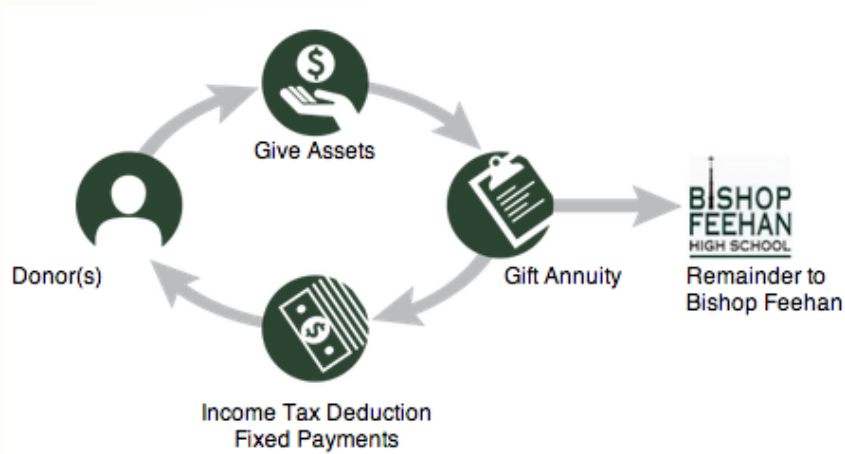
Minimum gift amount is \$10,000 and the minimum age is 60 years old.

Single Life Gift Annuities		Two Life Gift Annuities	
Age	Rate	Age	Rate
90	9.0%	90/90	8.2%
85	7.8%	85/85	6.7%
80	6.8%	80/80	5.7%
75	5.8%	75/75	5.0%
70	5.1%	70/70	4.6%

*Based on rates recommended by the American Council on Gift Annuities (subject to change).

EXAMPLE:

Beth J., age 76, contributes \$10,000 cash and receives a lifetime annuity of \$600, of which \$454 is tax-free for approximately the first twelve years. She also receives an income tax deduction of \$4,645 that reduces her income taxes in the year of her gift.



“ Please help us sustain Bishop Feehan’s tradition of academic excellence and Christian values by directing a gift to the Spire Society. ”

— S. Patricia Harrington

Benefits Include:

- **Secure, fixed payments for life.** The annuitants you name will receive fixed payments each year for life, backed by the general resources of the Bishop Feehan. With attractive annuity rates, you may increase your cash flow from the asset you use to make your gift.
- **Federal and state income tax deduction.** You will receive an income tax deduction in the year of your gift that you can use for immediate tax savings. This deduction is usually 20%–40% of your gift amount.
- **Favorable capital gains tax treatment.** If you fund the annuity with long term appreciated securities (ones you have held for more than one year), you will incur tax on only part of your capital gain. If you name yourself as an annuitant, this tax will be spread out over your life expectancy. In other words, some of your capital gain will be forgiven completely and the rest will be spread out over many years.
- **Reduced estate costs.** Your estate may enjoy reduced probate costs and estate taxes.
- **Support the Bishop Feehan.** You will have the satisfaction of knowing you are providing generous support to Bishop Feehan's principles of Sanctity, Scholarship and Sportsmanship, and our goal of providing a quality Catholic school education to all who desire it, and not just those who can afford it.

➤ NEXT STEPS:

To receive a personal illustration or learn more about life income gifts:

- call Christopher Servant (508) 226-7411
- Email cservant@bishopfeehan.com

Because everyone's situation is different, we encourage you to seek professional legal, estate planning, and financial advice before deciding on a course of action. This information does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice.



Join Bishop Feehan in its ongoing mission to foster a community rooted in the Roman Catholic Tradition and values, dedicated to the pursuit of excellence in all endeavors, now and in the future.

To learn more contact:

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